



3692

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 09/891,913 ) Art Unit  
Filed: June 26, 2001 ) 3692  
10 For: Method and Apparatus for A Payment  
Card System )  
Examiner: Monfeldt, Sarah M )  
15 Attorney Docket: 11195.33 )

**AMENDMENT AND RESPONSE TO OFFICE ACTION Dated 4/16/2009**

20 Commissioner for Patents  
P O Box 1450,  
Alexandria, VA 22313-1450

Sir:

25 This response is to the Office Action dated April 16, 2009 having a shortened  
statutory period for response set to expire on July 16, 2009. The response is being filed  
timely within the statutory period. Please amend the above-captioned patent application as  
set forth below.

30 The Application, as amended, is believed to be in condition for allowance.  
Accordingly, reexamination, reconsideration and allowance of all pending claims are  
respectfully requested.

35 **CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States  
Postal Service as first class mail, postage prepaid, in an envelope addressed to:  
Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on

40 July 15/2009 by T. Singh TARA CHAND  
SINGHAL, Applicant